

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA**
Richmond Division

IN RE:)	
)	
CICEL LYNN JOHNSON)	Case No. 19-30531-KLP
)	Chapter 13
Debtor)	

MOTION TO INCUR DEBT

COMES NOW, the Debtor, by counsel, and as and for Debtor's Motion to Incur Debt, states as follows:

1. The Debtor filed this case under Chapter 13 of the U.S. Bankruptcy Code on February 1, 2019.

2. The Debtor has applied for and Magnolia Bank, Inc. has approved a loan to the Debtor in the amount of \$336,885.00 plus interest at 5% per annum to be repaid with 360 equal monthly payments of approximately \$2,391.00 for principal, interest, and escrow for the purchase of real estate and improvements located at 5105 Claypoint Rd., Chesterfield, VA 23832, more particularly known as

ALL THAT CERTAIN OR PARCEL OF LAND WITH THE IMPROVEMENTS
THEREON AND APPURTENANCES THERETO BELONGING, LYING,
BEING AND SITUATE IN CLOVERHILL MAGISTERIAL DISTRICT,
CHESTERFIELD COUNTY, VIRGINIA, DESIGNATED AS E/L CLAYPOINT
RD., PARCEL 1, PARCEL ID: 742676214000000

(the "Property").

3. The closing costs from the sale will be paid by a gift from the Debtor's family.

James E. Kane (VSB #30081)
KANE & PAPA, P.C.
1313 East Cary Street
Richmond, VA 23219
(804) 225-9500 (phone)
(804) 225-9598 (fax)
Counsel for Debtor

4. The purchase price of the Property is \$343,100.00.
5. There will be no loan proceeds paid to the Debtor.
6. The purchase of the Property is in the best interest of the Debtor and will facilitate the Debtor's ability to perform under her Chapter 13 Plan filed herein.
7. The Debtor has been renting the Property since 2016 and the landlord recently obtained relief from the stay in this case.
8. The Debtor is purchasing the Property pursuant to an option to purchase contained in her lease agreement. Her current monthly rent payment is \$2,380.00, and her estimated mortgage payment will be \$2,391.00.

WHEREFORE, the Debtor requests that the Court enter an Order approving the aforesaid loan on the terms stated herein and for such other relief as the Court may deem appropriate.

CICEL LYNN JOHNSON

By: /s/ James E. Kane
Counsel

James E. Kane (VSB #30081)
KANE & PAPA, P.C.
1313 East Cary Street
Richmond, VA 23219
(804) 225-9500 (phone)
(804) 225-9598 (fax)
Counsel for Debtor

CERTIFICATE OF SERVICE

I hereby certify that on February 25, 2021, I will electronically file the foregoing with the Clerk of Court using the CM/ECF system, which will then send a notification of such filing (NEF) to all counsel of record who have signed up to receive such notification and by first class mail to the parties on the attached list.

/s/ James E. Kane
James E. Kane

**IN THE UNITED STATES BANKRUPTCY COURT
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NOTICE OF MOTION

The above Debtor has filed Motion to Incur Debt in the above matter.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to grant the relief sought in the motion, or if you want the court to consider your views on the motion, then, within twenty-one (21) days from the date of this Notice you or your attorney must:

- File with the court, at the address shown below, a written request for a hearing [or written response pursuant to Local Bankruptcy Rule 9013-1(H)]. If you mail your request for a hearing (or response) to the court for filing, you must mail it early enough so the court will receive it on or before the date stated above, to:

Clerk of Court
United States Bankruptcy Court
701 East Broad Street
Richmond, VA 23219

You must also mail a copy to:

James E. Kane, Esquire
Kane & Papa, P.C.
1313 East Cary Street
Richmond, Virginia 23219

- Attend a hearing to be scheduled at a later date. You will receive a separate notice of hearing. If no timely response has been filed opposing the relief requested, the court may grant the relief without holding a hearing.

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection and may enter an order granting that relief.

Dated: February 25, 2021

CICEL LYNN JOHNSON

By: /s/ James E. Kane
Counsel

James E. Kane (VSB #30081)
KANE & PAPA, P.C.
1313 East Cary Street
Richmond, VA 23219
(804) 225-9500 (phone)
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/s/ James E. Kane
James E. Kane

Label Matrix for local noticing

0422-3

Case 19-30531-KLP

Eastern District of Virginia

Richmond

Thu Feb 25 15:24:48 EST 2021

NCEP, LLC, c/o AIS Portfolio Services, LP

4515 N Santa Fe Ave. Dept. APS

Oklahoma City, OK 73118-7901

Capital One Auto Finance, a division of Capi

4515 N Santa Fe Ave. Dept. APS

Oklahoma City, OK 73118-7901

HP Virginia I, LLC

180 N Stetson Ave.

Suite 3650

Chicago, IL 60601-6709

United States Bankruptcy Court

701 East Broad Street

Richmond, VA 23219-1888

Ashley Funding Services, LLC

Resurgent Capital Services

PO Box 10587

Greenville, SC 29603-0587

CHESTERFIELD COUNTY TREASURER

ADMINISTRATION BUILDING

9901 LORI ROAD

CHESTERFIELD, VA 23832-6626

COMCAST

PO BOX 70219

PHILADELPHIA, PA 19176-0219

Capital One Auto Finance, a division of

AIS Portfolio Services, LP

4515 N Santa Fe Ave. Dept. APS

Oklahoma City, OK 73118-7901

Capital One Bank (USA), N.A.

by American InfoSource as agent

4515 N Santa Fe Ave

Oklahoma City, OK 73118-7901

(p)DOMINION ENERGY VIRGINIA NORTH CAROLINA

PO BOX 26666

RICHMOND VA 23261-6666

(p)GLOBAL LENDING SERVICES LLC

1200 BROOKFIELD BLVD STE 300

GREENVILLE SC 29607-6583

NCEP, LLC

AIS Portfolio Services, LP

4515 N Santa Fe Ave. Dept. APS

Oklahoma City, OK 73118-7901

PATHLIGHT PROPERTY MANAGEMENT / HOME PARTNER

6500 INTERNATIONAL PARKWAY

SUITE 1100

PLANO, TX 75093-8363

STEVEN KREIGER, ESQ.

550 MAIN STREET

ALEXANDRIA, VA 22703

TRAVELERS IINSURANCE

PO BOX 59059

KNOXVILLE, TN 37950-9059

TREASURER CHESTERFIELD COUNTY

PO BOX 70

CHESTERFIELD, VA 23832-0906

Cicel L. Johnson

P. O. Box 5616

Midlothian, VA 23112-0028

James E. Kane

Kane & Papa, PC

1313 East Cary Street

P.O. Box 508

Richmond, VA 23218-0508

John P. Fitzgerald, III

Office of the US Trustee - Region 4 -R

701 E. Broad Street, Ste. 4304

Richmond, VA 23219-1849

Suzanne E. Wade

341 Dial 877-996-8484 Code 2385911

7202 Glen Forest Drive, Ste. 202

Richmond, VA 23226-3770

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

DOMINION ENERGY

PO BOX 26543

RICHMOND, VA 23290

Global Lending Services LLC

1200 Brookfield Blvd Ste 300

Greenville, South Carolina 29603

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Global Lending Services LLC

End of Label Matrix
Mailable recipients 20
Bypassed recipients 1
Total 21